

Certificate Number: 20611-PAW-DE-037162362

Bankruptcy Case Number: 23-20103



20611-PAW-DE-037162362

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 6, 2023, at 2:12 o'clock PM EST, Lynda K Smith completed a course on personal financial management given by internet by Ronda J. Winnecour, Chapter 13 Standing Trustee, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: February 6, 2023 By: /s/Consuelo V Gerhardt

Name: Consuelo V Gerhardt

Title: Financial Educator